



PATENT
Customer No. 22,852
Attorney Docket No. 07781-0139-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
)
H. Hinderer et al.) Group Art Unit: 3624
)
Application No.: 10/766,863) Examiner: Unassigned
)
Filed: January 30, 2004) Confirmation No.: 3915
)
For: CREDIT MANAGEMENT SYSTEM)
AND METHOD)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

AUTHORIZATION TO ACT IN A REPRESENTATIVE CAPACITY

The practitioner named below is authorized to conduct interviews and has the authority to bind the principal concerned. Furthermore, the practitioner is authorized to file correspondence in the above-identified application pursuant to 37 C.F.R.

§ 1.34.

Name	Registration No.
Shailendra Bhumralkar	38,381
Anthony L. DiBartolomeo	37,308
Christopher L. Faye	43,608
Kevin M. Curran	43,571
Thomas A. Hassing	36,159
Joseph A. Root	30,678
Naomi Voegtli	44,371
Jurgen K. Vollrath	49,098

This is not a Power of Attorney to the above-named practitioner(s).

Accordingly, the practitioner(s) named above does not have authority to sign a request to change the correspondence address, a request for an express abandonment, a disclaimer, a power of attorney, or other document requiring the signature of the applicant, assignee of the entire interest or an attorney of record.

The above-identified application is currently associated with FINNEGAN, HENDERSON, FARABOW, GARRETT, & DUNNER, L.L.P., Customer No. 22,852, with respect to correspondence address and Power of Attorney.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Dated: July 29, 2004

By: 

C. Gregory Gramenopoulos
Reg. No. 36,532